

Information to identify the case:					
Debtor 1	<u>Heather Jo Claypole</u>			Social Security number or ITIN	<b>xxx-xx-1725</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-22929-JAD</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather Jo Claypole

11/5/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Heather Jo Claypole  
Debtor(s)

Case No. 15-22929-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 05, 2020

User: dkam  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2020:

Recip ID	Recipient Name and Address
db	+ Heather Jo Claypole, 1990 Brodhead Road, Aliquippa, PA 15001-4958
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14101399	++ ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806 address filed with court:, Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001
14116074	+ Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806
14092033	+ KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
14092034	+ Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1873
14092035	++ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, 80 Holtz Drive, Buffalo, NY 14225
14101405	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14101406	+ Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 06 2020 00:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14101400	EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
14103748	EDI: DISCOVER.COM	Nov 06 2020 05:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14151226	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 06 2020 00:52:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14101401	+ EDI: NHCLLC.COM	Nov 06 2020 05:33:00	Heritage Valley Beaver, c/o National Hospital Collection, 16 Distributors Dr., Ste. 2, Morgantown, WV 26501-7209
14108634	+ Email/Text: camanagement@mtb.com	Nov 06 2020 00:51:00	Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
14101404	Email/Text: camanagement@mtb.com	Nov 06 2020 00:51:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14101407	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 06 2020 00:51:00	Western PA Anesthesia, c/o Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956

TOTAL: 9

District/off: 0315-2

User: dkam

Page 2 of 2

Date Rcvd: Nov 05, 2020

Form ID: 3180W

Total Noticed: 18

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Lakeview Loan Servicing, LLC
14101402	*+	KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
14101403	*+	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1873

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com, kevin.shatley@padgettlawgroup.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor Heather Jo Claypole niclowlgl@comcast.net

TOTAL: 9